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Date: \_\_\_\_\_

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### Privacy Policy

We at CreditGUARD of America Inc. value you as a client and respect your right to privacy. We understand that maintaining the confidentiality of your financial situation is of the utmost importance to you, and that you have turned to us for help based upon our experience, competence, professionalism, and sense of responsibility. We want to make sure you understand what information we gather about you, how we use it, and the safeguards we have in place to protect it. We also want you to understand that, when you request our assistance you are asking us to intervene with your creditors on your behalf, and that the sharing of certain nonpublic information with them is a necessary part of the credit counseling process.

#### Our Principles for Privacy Protection

CreditGUARD of America Inc. does not share your financial information with any non-affiliated third parties other than those who help us provide assistance to you, and in turn are required to maintain such information in strict confidence. We will not rent or sell your name or certain personal financial information to any outside organization or marketer, who can provide additional assistance to you, as long as you exercise your "Opt-Out" rights. We further maintain security practices and procedures designed to ensure the security, integrity and confidentiality of your personal financial information. And, we provide credit counseling services to educate our employees about safeguarding client information and preventing unauthorized access, disclosure or use, while limiting employee access to client information to those who need it to assist you.

#### What information do we disclose?

We may disclose the following kinds of nonpublic personal information about you:

- \* Information we receive from you on applications or other forms and from other communications with you, such as your name, address, financial account numbers, Social Security number, assets and income.
- \* Information about your transactions with us, such as your account balance, monthly payment obligations, payment history, and method of payment.

